

**New Hampshire Insurance Department**  
21 South Fruit Street, Suite 14, Concord, NH 03301  
603-271-2261, Consumer Hotline 800-852-3416  
FAX 603-271-1406

**CONTACT:** David A. Withers

## **INSURANCE DEPARTMENT PRESS RELEASE**

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For Immediate Release

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### **New Hampshire Insurance Commissioner to Order Premium Refunds On Workers' Compensation Policies**

**Concord, NH --** Thousands of New Hampshire policyholders may see reductions in their 2003, 2004 and 2005 workers' compensation insurance premiums as a result of rate adjustments that will be ordered by Roger Sevigny, Commissioner of the New Hampshire Insurance Department. The order will apply to the 2003, 2004, and 2005 rate filings prepared by the National Council on Compensation Insurance (NCCI). NCCI is an insurance statistical and advisory organization based in Boca Raton, Florida that prepares workers' compensation loss cost and rate filings on behalf of over 900 insurance companies in 37 states, including New Hampshire.

The changes in the 2003, 2004, and 2005 rate filings were necessitated after discovery late in 2004 by Insurance Department staff that payroll information used in calculating rates had been underreported for a number of employer class codes. The problem was uncovered during a focused Insurance Department review of rates applicable to classifications specific to the Logging Industry. Once NCCI advised the Department that other classifications were also impacted, Commissioner Sevigny immediately ordered NCCI to conduct a comprehensive review of all affected rate filings. The New Hampshire discovery also prompted NCCI to conduct further review and conclude that similar errors occurred in all NCCI jurisdictions including Maine and Vermont.

Following several months of insurance department investigation and review, Commissioner Sevigny has decided that workers' compensation loss costs and rates should be reduced for all impacted employer classification codes. An order will soon be issued requiring NCCI to re-file loss costs and rates accordingly. Subsequently he will be ordering all insurers who write workers' compensation insurance in New Hampshire to recalculate 2003, 2004, and 2005 premiums for affected policyholders and to make appropriate refunds or premium adjustments.

The New Hampshire Insurance Department was selected to chair the National Association of Insurance Commissioners' NCCI Oversight Working Group, comprised of 15 states working collaboratively to address issues raised by the advent of these statistical data errors.

Employer classifications affected for one or more of the years are as follows:

#### **2003 Policy Year**

0913 DOMESTIC WORKERS-INSIDE  
 2070 CREAMERY OR DAIRY AND ROUTE SUPERVISORS, DRIVERS  
 2802 CARPENTRY-SHOP ONLY-AND DRIVERS  
 4000 SAND OR GRAVEL DIGGING AND DRIVERS  
 4459 PLASTICS MFG.: SHEETS, RODS, OR TUBES  
 5437 CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM  
 8033 STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC  
 8044 STORE: FURNITURE AND DRIVERS  
 8106 IRON OR STEEL MERCHANT AND DRIVERS  
 8350 GASOLINE DEALER AND DRIVERS  
 8381 GASOLINE STATION: SELF-SERVICE ONLY-RETAIL  
 8742 SALESPERSONS, COLLECTORS OR MESSENGERS – OUTSIDE  
 8748 AUTOMOBILE SALESPERSONS

### **2004 Policy Year**

0113 FARM: FISH HATCHERY And DRIVERS  
 2131 SPIRITUOUS LIQUOR BOTTLING  
 2709 LOGGING OR LUMBERING: MECHANIZED EQUIPMENT OPERATORS  
 2710 SAWMILL  
 2731 PLANING OR MOLDING MILL  
 5403 CARPENTRY NOC  
 6306 SEWER CONSTRUCTION-ALL OPERATIONS And DRIVERS  
 6325 CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-And DRIVERS  
 7370 TAXICAB CO.: ALL OTHER EMPLOYEES And DRIVERS  
 8008 STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL  
 8017 STORE: RETAIL NOC  
 8106 IRON OR STEEL MERCHANT And DRIVERS  
 8393 AUTOMOBILE BODY REPAIR

### **2003 and 2004 Policy Years**

2883 FURNITURE MFG.-WOOD-NOC  
 3620 BOILERMAKING  
 3629 PRECISION MACHINED PARTS MFG. NOC  
 3724 MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC And DRIVERS  
 3865 BABY CARRIAGE MFG  
 4279 PAPER GOODS MFG. NOC  
 5022 MASONRY NOC  
 5190 ELECTRICAL WIRING-WITHIN BUILDINGS AND DRIVERS  
 5213 CONCRETE CONSTRUCTION NOC  
 5445 WALLBOARD INSTALLATION WITHIN BUILDINGS And DRIVERS  
 5507 STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK And DRIVERS  
 5551 ROOFING-ALL KINDS And DRIVERS  
 5610 DEBRIS CLEANER REMOVAL  
 5645 CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS  
 6217 EXCAVATION And DRIVERS  
 7228 TRUCKING: LOCAL HAULING ONLY-ALL EMPLOYEES AND DRIVERS  
 7373 SCHOOL BUS CONTRACTOR-INCLUDING INCIDENTAL CHARTER SERVICE: ALL OTHER  
     EMPLOYEES And DRIVERS  
 7502 GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION And DRIVERS  
 8232 LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES And YARD,  
     WAREHOUSE, DRIVERS  
 9052 HOTEL: ALL OTHER EMPLOYEES And SALESPERSONS, DRIVERS  
 9058 HOTEL: RESTAURANT EMPLOYEES  
 9101 COLLEGE: ALL OTHER EMPLOYEES  
 9522 UPHOLSTERING

**2005 Policy Year**

NCCI is in the process of finalizing the list of all affected classifications.